

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship: Daughter Age: 16	Relationship: Age:
Employment	Debtor	Spouse
Occupation	Physician	Therapist
Name of Employer	ESA	Bonnie J Stein M.ED
How Long Employed	20 years	15 years
Address of Employer	Mesquite, Texas	12810 Hillcrest Rd Dallas, TX 75230

INCOME: (Estimate of average monthly income)

INCOME: (Estimate of average monthly income)		DEBTOR	SPOUSE
1.	Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$0.00	\$0.00
2.	Estimate monthly overtime	\$0.00	\$0.00
3.	SUBTOTAL	\$0.00	\$0.00
4.	LESS PAYROLL DEDUCTIONS		
	a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$0.00
	b. Social Security Tax	\$0.00	\$0.00
	c. Medicare	\$0.00	\$0.00
	d. Insurance	\$0.00	\$0.00
	e. Union dues	\$0.00	\$0.00
	f. Retirement	\$0.00	\$0.00
	g. Other (specify) _____	\$0.00	\$0.00
	h. Other (specify) _____	\$0.00	\$0.00
	i. Other (specify) _____	\$0.00	\$0.00
	j. Other (specify) _____	\$0.00	\$0.00
	k. Other (specify) _____	\$0.00	\$0.00
5.	SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
6.	TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$0.00
7.	Regular income from operation of business or profession or farm (attach detailed stmt)	\$20,000.00	\$2,475.00
8.	Income from real property	\$0.00	\$0.00
9.	Interest and dividends	\$0.00	\$0.00
10.	Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above.	\$0.00	\$0.00
11.	Social Security or government assistance (specify)	\$0.00	\$0.00
12.	Pension or retirement income	\$0.00	\$0.00
13.	Other monthly income (specify)		
	a. _____	\$0.00	\$0.00
	b. _____	\$0.00	\$0.00
	c. _____	\$0.00	\$0.00
14.	SUBTOTAL OF LINES 7 THROUGH 13	\$20,000.00	\$2,475.00
15.	TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$20,000.00	\$2,475.00
16.	TOTAL COMBINED MONTHLY INCOME: \$22,475.00	(Report also on Summary of Schedules)	
17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		
Mrs Stein business has been operating at a loss and anticiates to begin showing a profit in January 2007.			

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<p>1. Rent or home mortgage payment (include lot rented for mobile home)</p> <p style="margin-left: 20px;">a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>\$4,626.47</p>
<p>2. Utilities:</p> <p style="margin-left: 20px;">a. Electricity and heating fuel</p> <p style="margin-left: 20px;">b. Water and sewer</p> <p style="margin-left: 20px;">c. Telephone</p> <p style="margin-left: 20px;">d. Other: cell phone</p>	<p>\$299.00</p> <p>\$115.00</p> <p>\$157.00</p> <p>\$310.00</p>
<p>3. Home maintenance (repairs and upkeep)</p> <p>4. Food</p> <p>5. Clothing</p> <p>6. Laundry and dry cleaning</p> <p>7. Medical and dental expenses</p> <p>8. Transportation (not including car payments)</p> <p>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</p> <p>10. Charitable contributions</p>	<p>\$250.00</p> <p>\$500.00</p> <p>\$200.00</p> <p>\$100.00</p> <p>\$360.00</p> <p>\$300.00</p> <p>\$50.00</p>
<p>11. Insurance (not deducted from wages or included in home mortgage payments)</p> <p style="margin-left: 20px;">a. Homeowner's or renter's</p> <p style="margin-left: 20px;">b. Life</p> <p style="margin-left: 20px;">c. Health</p> <p style="margin-left: 20px;">d. Auto</p> <p style="margin-left: 20px;">e. Other: Disability</p>	<p></p> <p>\$1,200.00</p> <p>\$950.00</p> <p>\$720.00</p> <p>\$1,100.00</p>
<p>12. Taxes (not deducted from wages or included in home mortgage payments)</p> <p>Specify:</p>	<p></p>
<p>13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan)</p> <p style="margin-left: 20px;">a. Auto: Volvo</p> <p style="margin-left: 20px;">b. Other: Land Rover</p> <p style="margin-left: 20px;">c. Other: Volkswagon</p> <p style="margin-left: 20px;">d. Other: College 529 Plan for Daughter</p>	<p>\$956.57</p> <p>\$777.84</p> <p>\$405.82</p> <p>\$400.00</p>
<p>14. Alimony, maintenance, and support paid to others:</p> <p>15. Payments for support of add'l dependents not living at your home:</p> <p>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</p> <p>17.a. Other: See attached personal expenses</p> <p>17.b. Other:</p>	<p></p> <p></p> <p>\$5,847.55</p> <p>\$850.00</p>
<p>18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</p>	<p>\$20,475.25</p>
<p>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.</p>	
<p>20. STATEMENT OF MONTHLY NET INCOME</p> <p style="margin-left: 20px;">a. Total monthly income from Line 16 of Schedule I</p> <p style="margin-left: 20px;">b. Total monthly expenses from Line 18 above</p> <p style="margin-left: 20px;">c. Monthly net income (a. minus b.)</p>	
	<p>\$22,475.00</p> <p>\$20,475.25</p> <p>\$1,999.75</p>

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EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
School Lunches	\$100.00
Work lunches as Debtor is on road	\$200.00
Pet Food, Vaccinations	\$60.00
Health Club	\$60.00
Haircuts	\$150.00
Household Cleaning Supplies	\$40.00
Contact Lens	\$60.00
Toll Tags	\$120.00
Exterminator	\$60.00
Total >	\$850.00

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CHAPTER **13**

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Physician

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: **\$20,000.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: **\$20,000.00**

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor): **\$0.00**

4. Payroll Taxes: **\$0.00**

5. Unemployment Taxes: **\$0.00**

6. Worker's Compensation: **\$0.00**

7. Other Taxes: **\$2,400.00**

8. Inventory Purchases (including raw materials): **\$0.00**

9. Purchase of Feed/Fertilizer/Seed/Spray: **\$0.00**

10. Rent (other than debtor's principal residence): **\$0.00**

11. Utilities: **\$0.00**

12. Office Expenses and Supplies: **\$0.00**

13. Repairs and Maintenance: **\$0.00**

14. Vehicle Expenses: **\$0.00**

15. Travel and Entertainment: **\$150.00**

16. Equipment Rental and Leases: **\$0.00**

17. Legal/Accounting/Other Professional Fees: **\$193.75**

18. Insurance: **\$0.00**

19. Employee Benefits (e.g., pension, medical, etc.): **\$0.00**

20. Payments to be Made Directly by Debtor to Secured Creditors for
Pre-Petition Business Debts (Specify): **None**

21. Other (Specify):
Malpractice Insurance **\$1,335.00**

Continuing Medical Seminars **\$171.00**

22. Total Monthly Expenses (Add items 3 - 21) **\$4,249.75**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): **\$15,750.25**

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CHAPTER **13**

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Continuation Sheet No. 1

Professional Counselor

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: \$0.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$2,475.00

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor): \$0.00

4. Payroll Taxes: \$0.00

5. Unemployment Taxes: \$0.00

6. Worker's Compensation: \$0.00

7. Other Taxes: \$0.00

8. Inventory Purchases (including raw materials): \$0.00

9. Purchase of Feed/Fertilizer/Seed/Spray: \$0.00

10. Rent (other than debtor's principal residence): \$723.38

11. Utilities: \$0.00

12. Office Expenses and Supplies: \$90.00

13. Repairs and Maintenance: \$0.00

14. Vehicle Expenses: \$0.00

15. Travel and Entertainment: \$0.00

16. Equipment Rental and Leases: \$410.00

17. Legal/Accounting/Other Professional Fees: \$50.00

18. Insurance: \$0.00

19. Employee Benefits (e.g., pension, medical, etc.): \$0.00

20. Payments to be Made Directly by Debtor to Secured Creditors for
Pre-Petition Business Debts (Specify): None

21. Other (Specify): Ozarka Water \$42.02

Website \$128.95

SBC Fax Line \$62.45

Malpractice Insurance \$25.00

Telephone \$66.00

22. Total Monthly Expenses (Add items 3 - 21) \$1,597.80

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): \$877.20